

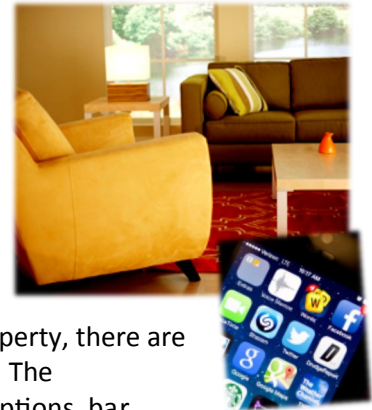


**SOUTH CAROLINA**  
DEPARTMENT OF INSURANCE

**August 2015**

## Now is the Time to Conduct Your Annual Homeowner's Policy Review and Complete Your Home Inventory

With hurricane season in full swing, (June 1– November 30), everyone should take time now to review their insurance policies and prepare for the 2015 storm season. An annual homeowner's insurance policy review should include a re-view of your policy language, your home inventory, and your emergency evacuation plan. Additionally, you will need to prepare an emergency kit for the season.



If you don't have a complete inventory of your home and property, there are several tools that can help you develop a comprehensive list. The **myHOMEScr.APP.book** app lets users capture images, descriptions, bar codes and serial numbers of personal possessions and stores the information electronically for safekeeping. The app organizes information by room and creates a back-up file for e-mail sharing.

To download the free app, go to the iTunes® or Android® Market app stores and search "NAIC." For those without a smart phone, please visit the South Carolina Department of Insurance's website, <http://www.doi.sc.gov/> to find a link to a printable form. You may also access both the app and the form by visiting [http://www.insureuonline.org/insureu\\_type\\_home.htm](http://www.insureuonline.org/insureu_type_home.htm).

While conducting your annual policy review, it is also a good opportunity to take the time and compare coverage and prices to determine if you are getting the appropriate coverage at the best possible price. Your insurance agent should be able to assist you with this.

You may also contact the Department's **MarketAssist** program which helps consumers find insurance coverage by connecting them with agents and companies writing coverage in their local areas. For more information, please visit the Department's website and search under the Market Assistance tab, <http://www.doi.sc.gov/599/Market-Assistance> to learn more. You may also call our Coastal Consumer Liaison, Joseph McDonald at 843-577-3415 for assistance.

The Department's Division of Consumer Services is also available to answer your insurance related questions with extended call-in hours Monday-Thursday, 8:00 a.m. - 6:00 p.m. and regular hours on Friday, 8:30 a.m. - 5:00 p.m. Consumers may reach an analyst by calling 1-800-768-3467 or by contacting the Department at the following address, [consumers@doi.sc.gov](mailto:consumers@doi.sc.gov).